

Battling “Back to School” Budget Blues

By [Amy Bergin](#)

When the grocery store starts selling lunch boxes and school supplies, you know that the summer break days are numbered... I can remember from my own school days the feeling of confidence and anticipation that came from going off to meet my new teacher and classmates with a new backpack, lunch box, clothes and shoes. And now that I am a parent, I want to pass on these same feelings to my kids but without breaking the bank. Costs associated with back to school expenses can be crippling for families if you spend before doing a little studying of your own!



So, as the lazy summer routines give way to more structure every August, this is when spending skills are tested for most families. Any change in routine can cause stress on the family spender and if left unprepared you may find spending can get out of control and leave you with the same old feeling of frustration. So, below are some tips to help make the shift go smoothly and with as little impact to the checkbook as possible:

1) A little planning goes a long way. Before shopping for anything related to getting ready for school, spend some time with your kids discussing what is needed and when it is needed. This will give you an idea of the overall cost involved so you can plan accordingly. In about 3 weeks, revisit the list of things you classify as “Need Later” to see if you really need them. Get a sturdy clipboard and use the worksheet located on my website as a guide for each child.

2) Each child will have different needs since each grade has different supplies, clothing trends and lunch considerations. Check the school website for more information such as a grade appropriate supply list before shopping. Most kids can get by in the first few days with the basics, and then fill in the rest of the supplies after your student has met the teacher and knows what is expected.

3) Shop for categories of items separately to enable tracking your spending. If you lump all the shopping into one big trip for all your kids, it is much easier to lose track of your spending goals. For example, shop for all the lunch supplies on one trip and the next trip shop for the clothes, etc.

4) If you have more than one child to outfit for school, take advantage of sales for multiple purchases. For example, buy one get one free shoes, snacks and drinks. For the most savings, combine a store coupon with an offer like this.

5) Delay some of your purchases until after school starts. While there are lots of great back to school sales before school starts, try to hold off since often you will see even deeper discounts when overstocked inventory must go in a few weeks. Also, your child may change their mind about what they need based on seeing what the trends are at school.

6) Use the internet to find store coupons and online coupon codes that are not available anywhere else. For example, www.alexscoupons.com lists a huge variety of coupons and by spending a few minutes surfing before shopping you can yield big savings.

Remember there will be other expenses incurred as you get into the school year, such as after school activities, school events, and gifts so if you plan ahead, you will be in a better position to manage the financial impact.